

CLAIMS:

1. A method of obtaining Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA) for a disabled individual,
5 recovering overpaid benefits made by a third party, and allowing access to the
method by the third party, comprising: /

obtaining from the disabled individual preauthorization for direct recovery
of the overpaid benefits from a deposit account;

10 filing a claim with the SSA for SSDI on behalf of the disabled individual;
calculating an amount of overpaid benefits previously provided to the
disabled person by the third party to be recovered;

obtaining SSDI for the disabled individual as a result of the filing of the
claim with the SSA, said SSDI being directly deposited by the SSA into the
deposit account;

15 electronically recovering from the deposit account a preauthorized,
predetermined amount of overpaid benefits previously provided to the disabled
person by the third party after the deposit of SSDI by the SSA in the disabled
individual's deposit account; and

monitoring by the third party of the progress of the afore recited steps,
20 said monitoring being performed concurrently with the afore recited steps.

2. The method of claim 1 wherein the step of calculating the
predetermined amount of overpaid benefits to be recovered is performed by the
third party.

3. The method of claim 2 wherein the concurrent monitoring of the progress of the steps of the method further comprise concurrent computerized access to a database including data on the steps of the method.

4. A method of improving the rate of recovery and decreasing
5 collection time from a claimant of an overpaid disability insurance benefit paid to the claimant by a client, after an award of SSDI and the claimant's receipt of SSDI payments, comprising,

obtaining authorization from the claimant for electronic capture of the overpaid disability insurance benefit before the receipt of a SSDI payment,
10 establishing direct deposit of SSDI in a deposit account, and then electronically capturing from the deposit account a predetermined amount of long-term disability benefits previously provided to the claimant by the client, wherein the electronic capture is completed after a SSDI payment is directly deposited in the deposit account but before it is removed from the deposit account by the
15 claimant; and

providing the client computerized access to pre-selected steps of the method through an interactive computer program whereby the client can monitor progress of the recovery of the overpaid disability insurance benefit.

5. The method of claim 4 wherein the step of providing the client
20 access to pre-selected steps of the method through an interactive computer program further comprises the step of calculating, by the client, the predetermined amount of long-term disability benefits to be captured.

6 A data processing system for managing a disability insurance overpayment recovery service for recovery of an overpaid disability benefit from a claimant comprising:

a computer processor for processing data; and

5 computer software configured to perform data processing functions comprising:

a). monitoring the progress of a claim for SSDI on behalf of a claimant and receipt of an award of SSDI from the SSA for the claimant, said monitoring performed by a third party client;

10 b.) accessing a database by the third party client, said database including data from which an overpaid amount of long-term disability insurance benefits paid to the claimant by the third party client can be calculated by the third party client;

b). calculating the overpaid amount of long-term disability

15 Insurance benefits; and

e.). recovering from a deposit account the calculated overpaid amount of long-term disability benefits paid to the claimant by the third party client after the award of SSDI by SSA and receipt of SSDI payments.

20 7. A method of obtaining SSDI for a claimant and recovering an overpayment of long-term disability benefits previously paid to the claimant by a third party comprising:

determining if the claimant qualifies for SSDI from the SSA;

filing a claim for the claimant with the SSA to qualify for SSDI;

obtaining authorization from the claimant to recover from a deposit account overpaid long-term disability benefits paid to the claimant by the third party;

5 establishing direct transfer of SSDI from the SSA to the deposit account;

determining a date of the direct transfer of SSDI from the SSA to the deposit account;

determining an amount of the SSDI benefit to which the claimant is entitled;

10 calculating and submitting an amount of overpaid long-term disability benefits paid to the claimant by a third party, said calculation and submission performed electronically by the third party;

accessing the deposit account;

automatically recovering from the deposit account the calculated

15 overpayment amount; and

returning the calculated overpayment amount to the third party.

8. A method of recovering overpaid long-term disability benefits paid to a claimant by a third party after obtaining SSDI for the claimant from the SSA

20 comprising:

determining if the claimant qualifies to receive SSDI;

obtaining preauthorization from the claimant to electronically recover funds

from a deposit account;

filing a claim with the SSA for SSDI on behalf of the claimant;

obtaining SSDI for the claimant as a result of the filing of the claim with the
SSA;

establishing direct deposit of SSDI into the deposit account;

5 calculating an amount of overpaid long-term disability benefits paid to the
claimant;

electronically recovering from the deposit account the calculated amount
of long-term disability benefits paid to the claimant after the direct deposit of
SSDI by SSA into the deposit account; and

10 allowing access by the third party to a computer configured to perform
selected of the above-recited steps whereby the third party can monitor and
participate in the performance of the selected steps.

9. The method of claim 8 wherein the step of obtaining from the
disabled individual's authorization for electronic recovery of a predetermined
15 amount of long-term disability benefits from a deposit account occurs after the
step of obtaining an award of SSDI.

10. The method of claim 8 further comprising the step of obtaining a
date of the direct deposit of SSDI into the deposit account by the SSA after filing
a claim with the SSA for SSDI.

20 11. The method of claim 8 wherein the step of calculating the amount
of overpaid long-term disability benefits paid to the claimant is performed by the
third party.

12. A method of improving the rate of recovery and decreasing collection time from a claimant of an overpaid disability insurance benefit after an award of SSDI and the claimant's receipt of SSDI comprising electronically capturing from a deposit account a predetermined amount of long-term disability
5 benefits previously provided to the disabled person by a third party,

wherein the third party has access to a database through which the third party can monitor selected steps of the method;

wherein the predetermined amount of long-term disability benefits being captured is calculated and electronically submitted by the third party; and

10 wherein the electronic capture is completed before the predetermined amount is removed from the deposit account by the disabled individual.

13. The method of claim 12 further comprising establishing with the SSA a direct deposit of the SSDI benefit in the claimant's deposit account.

14. The method of claim 13 further comprising obtaining authorization from the claimant to electronically capture the predetermined amount of long-term disability benefits from the claimant's deposit account before the SSA makes a direct deposit of the SSDI benefit in the claimant's deposit account.

15. The method of claim 13 further comprising obtaining authorization from the claimant to electronically capture the predetermined amount of long-term disability benefits from the claimant's deposit account after the SSA makes a direct deposit of the SSDI benefit in the claimant's deposit account.

16. A data processing system for managing a disability insurance overpayment recovery service provided by a service provider for recovery of an

overpaid disability benefit from a disabled individual previously paid by a third party, comprising:

a computer processor for processing data; and

computer software configured to perform data processing functions

5 comprising:

a). the service provider determining if the disabled individual qualifies to receive SSDI from the SSA;

b). the service provider filing a claim for SSDI with the SSA on behalf of the disabled individual;

10 c). monitoring by the third party of the progress of the claim for SSDI and receipt of an award of SSDI from the SSA;

d). calculating an overpaid amount of long-term disability insurance benefit; and

e). the service provider recovering from a deposit account the

15 calculated overpaid amount of long-term disability benefit, after the award of SSDI by SSA and receipt of the SSDI benefit in the deposit account.

17. A method of obtaining SSDI for a claimant and recovering an overpayment of long-term disability benefits previously paid to the claimant by a third party comprising:

20 determining if the claimant qualifies for SSDI from the SSA;

filng a claim for the claimant with the SSA to qualify for SSDI;

determining if the claimant qualifies for a recovery of an overpayment of long-term disability benefits paid to the claimant by a third party;

- obtaining access to a deposit account held by the claimant;
- establishing direct payment of SSDI from the SSA to the deposit account;
- calculating an amount of overpayment of long-term disability benefits in the deposit account paid to the claimant by a third party;

5 accessing the deposit account held by the claimant;

- electronically recovering from the deposit account held by the claimant the calculated overpayment amount;
- participating in selected steps of the method by the third party through computerized access to those steps; and

10 returning the calculated overpayment amount to the third party.

18. The method of claim 17 further comprising deducting applicable fees from the calculated overpayment amount to the third party.

19. A method for obtaining Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA) for a disabled individual

15 and recovering overpaid benefits made by a third party, comprising:

- a service provider obtaining an award of SSDI for the disabled individual as a result of filing of the claim with the SSA;
- calculating and electronically submitting to the service provider a predetermined amount of overpaid benefits to be recovered;

20 the service provider obtaining from the disabled individual an authorization for direct recovery of the predetermined amount of the overpaid benefits from a deposit account;

the service provider electronically recovering from the deposit account the predetermined amount of long-term disability benefits previously provided to the disabled person by the third party after the award of SSDI by SSA and the disabled individual's receipt of SSDI payments.

5 20. The method of claim 19 further comprising the step of transferring an overpaid amount from the service provider to the third party.

21. The method of claim 20 wherein the service provider deducts a service fee from the overpaid benefit amount before transferring an overpaid amount to the third party.

10 22. The method of claim 19 wherein the step of obtaining from the disabled individual an authorization for direct recovery of a predetermined amount of the overpaid benefits from a deposit account is performed by telephone.

15 23. The method of claim 19 wherein the step of obtaining from the disabled individual an authorization for direct recovery of a predetermined amount of the overpaid benefits from a deposit account is performed by a computer.

20 24. The method of claim 19 wherein the step of obtaining from the disabled individual an authorization for direct recovery of a predetermined amount of the overpaid benefits from a deposit account is performed by using a written form.

25. The method of claim 19 further comprising the step of calculating and electronically submitting the overpayment amount to the service provider by

the third party through interactive computer access before the step of electronically recovering from the deposit account the predetermined amount of long-term disability benefits previously provided to the disabled person by the third party.

5 26. In a method of obtaining Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA) for a disabled individual and automatically recovering a predetermined amount of overpaid benefits made by a third party from the disabled individual's account, the improvement, comprising:

10 permitting computer access to the method by the third party so as to allow the third party to monitor and participate in the method of automatically recovering the predetermined amount of overpaid benefits made by a third party from the disabled individual's account.

15 27. The improvement of claim 24 wherein the participation in the method of automatically recovering the predetermined amount of overpaid benefits made by a third party comprises calculating and submitting the predetermined overpayment amount by the third party.

20 28. The method of claim 24 wherein the monitoring and participating in the method of automatically recovering the predetermined amount of overpaid benefits made by a third party from the disabled individual's account further comprises providing computer access by the third party to a database comprising data which the third party can utilize to monitor and participate in the method.